IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.

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May 31, 2001

Applicant

Hogan

Title

Electronic Bill and Non-bill

Information Presentation

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Examiner

: Akintola, Olabode

Docket No.

23952-0145

Customer No.

29052

AMENDMENT UNDER 37 C.F.R. § 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sirs:

Responsive to the Non-final Office Action mailed on April 3, 2007, the Applicant submits the following amendment and remarks. In light of these amendments and remarks, the Applicant respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 10 of this paper.